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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

IN THE MATTER OF:

JOSEFINO & ROWENA NAVARRO,

Debtors

Case No.: 11-24173-BAM

Chapter 11

Hearing date: FEBRUARY 14, 2012

Hearing time: 9:00 AM

NOTICE OF HEARING FOR

(1) APPROVAL OF THE DEBTORS DISCLOSURE STATEMENT

(2) MOTION OF THE DEBTOR FOR THE ENTRY OF AN

ORDER: (i) APPROVING THE DISCLOSURE STATEMENT; (ii) APPROVING FORM

OF BALLOTS AND PROPOSED SOLICITATION AND TABULATION

**PROCEDURES; (iii) FIXING THE VOTING DEADLINE WITH RESPECT TO THE
DEBTOR'S CHAPTER 11 PLAN; (iv) PRESCRIBING THE FORM AND MANNER OF**

NOTICE THEREOF; (v) FIXING THE LAST DATE FOR FILING OBJECTIONS TO

CHAPTER 11 PLAN; (vi) SCHEDULING A HEARING TO CONSIDER

**CONFIRMATION OF THE CHAPTER 11 PLAN; AND (vii) APPOINTING
STEVEN L. YARMY, ESQ OF CITIZENS FOR CONSUMER'S RIGHTS AS**

SOLICITATION AND TABULATION AGENT

TO: ALL INTERESTED PARTIES, CREDITORS AND TRUSTEES

The Court, the Debtors, the United States Trustee, and all creditors and parties in interest are hereby notified of a hearing for (1) Approval of the Debtors Disclosure Statement; (2) and on the Motion of The Debtor For The Entry Of An Order: (i) Approving the Disclosure Statement; (ii) Approving Form of Ballots and Proposed Solicitation and Tabulation Procedures; (iii) Fixing the Voting Deadline with Respect to the Debtor's Chapter 11 Plan; (iv) Prescribing the Form and Manner

1 of Notice Thereof; (v) Fixing the Last Date for Filing Objections to Chapter 11 Plan; (vi) Scheduling a
 2 Hearing to Consider Confirmation of the Chapter 11 Plan; and (vii) Appointing Steven L. Yarmy, Esq.
 3 of Citizens for Consumer's Rights as Solicitation and Tabulation Agent (the "**Motion**") Take further
 4 notice that any party who objects to the Disclosure Statement must file a written objection pursuant to
 5 Local Rule 9014(d)(1):
 6

7 Oppositions to a motion must be filed and service must be completed on the movant no
 8 later than 14 days from the date of the hearing except as provided by LR 3007(b) and
 9 LR 9006. If the hearing has been set on less than 14 days notice, the opposition must be
 10 filed no later than 5 business days before the hearing, unless the court orders otherwise.
 11 The opposition must set forth all relevant facts and any relevant legal authority. An
 12 opposition must be supported by affidavits or declarations that conform to the
 13 provisions of subsection (c) of this rule.

14 If an objection is not timely filed and served, an order for the aforementioned motion and
 15 request for relief may be granted. LR 9014(a)(1).

16 If you object to the relief requested, you must file a written response to this pleading with the
 17 court. You must also serve your written response on the person who sent you this notice.

18 If you do not file a written response with the court, or if you do not serve your written response
 19 on the person who sent you this notice, then:

- 20 1. The court may refuse to allow you to speak at the scheduled hearing; and
- 21 2. The court may rule against you without formally calling the matter at the hearing.

22 **WHEREFORE**, notice is further given that the hearing on the Disclosure Statement will be
 23 held before United State Bankruptcy Judge Markell, in the Foley Building, 300 Las Vegas Boulevard
 24 South on FEBRUARY 14, 2012 at 9:00 AM.

25 DATED: January 14, 2012

26 Respectfully Submitted,

27 /s/ Steven L. Yarmy
 28 Steven L. Yarmy, Esq.
 Nevada Bar No. 8733
 sly@stevenyarmylaw.com